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INTRODUCTORY STATEMENT FOR  
H.R. 1949, VENDEE LOAN RESTORATION ACT

**HON. CHRISTOPHER H. SMITH**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 5, 2003*

Mr. SMITH of New Jersey. Mr. Speaker, today I am introducing H.R. 1949, the Vendee Loan Restoration Act. This legislation, which is cosponsored by my friend LANE EVANS of Illinois, the Ranking Member of the Committee on Veterans' Affairs, will re-establish the Department of Veterans Affairs' highly effective loan program, which VA terminated administratively on January 23, 2003.

When a purchaser agrees to buy a foreclosed VA home, VA may offer to finance it through a "vendee" loan to encourage the prompt sale of the property. Vendee loans are made at market interest rates and often require a down payment. Borrowers are assessed a 2.25 percent funding fee that is paid in cash.

I view vendee loans as an important tool to obtain a higher return on property sales, which reduces the overall cost of program operations. In the past, VA made, and subsequently sold, \$800 million to \$1.2 billion in such loans each fiscal year. There is an ample body of empirical data indicating that offering vendee financing is cost effective. In March 2002, Booz, Allen, and Hamilton, Inc., independently analyzed the cost effectiveness of vendee loan financing. Their report indicated a savings to the Government of \$16 million in fiscal year 1999 due to vendee financing. We believe the vendee loan program is based on sound business principals and should be re-established.

I urge all of my colleagues to support this legislation.

HONORING CHIEF EDWARD L. STINETTE UPON HIS RETIREMENT

**HON. TOM DAVIS**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 5, 2003*

Mr. TOM DAVIS of Virginia. Mr. Speaker, I would like to take this opportunity to pay tribute to Chief Edward L. Stinnette upon his retirement as Fire Chief of the Fairfax County Fire and Rescue Department after 30 years of distinguished and dedicated service to the Department.

Chief Stinnette first joined the Fairfax County Fire and Rescue Department in January 1973 as a firefighter. From 1973 through 1985, he gained a great deal of operational experience within the Department as a company officer. He also did tours as a shift commander, recruit school coordinator, and station coordinator. Chief Stinnette was promoted to Lead Battalion Chief in 1985, and 2 years later was named Deputy Fire Chief.

Starting in March of 1992, Chief Stinnette became responsible for the daily operations of

the department as Assistant Chief of Operations. He also served as the leader of the Virginia Task Force One when it was deployed to Oklahoma City, following the bombing of the Alfred P. Murrah Building. Initially appointed as Active Fire Chief December 7, 1998, he was appointed to Fire Chief on April 19, 1999.

As Fire Chief, he has been responsible for over 1,400 uniformed and civilian employees, hundreds of volunteers, and a budget of \$112 million. Chief Stinnette is a member of the International Association of Fire Chiefs and the State Fire Chiefs Association of Virginia. His strong leadership skills and devotion to serving the community will be missed.

Mr. Speaker, in closing, I wish the very best to Edward Stinnette as he is recognized for his years of service to the Fairfax County Fire and Rescue Department. During his 30 years of service, he certainly has earned his recognition, and I call upon all of my colleagues to join me in applauding his tenure.

HONORING GARRET THOMAS COCHRAN FOR EARNING THE RANK OF EAGLE SCOUT

**HON. SAM GRAVES**

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 5, 2003*

Mr. GRAVES. Mr. Speaker, I proudly pause to recognize Garret Thomas Cochran, a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 370, and in earning the most prestigious award of Eagle Scout.

Garret has been very active with his troop, participating in such Scout activities as the Sea Base High Adventure, 5 Camporees, 4 Scout mall shows and never missing one, a total of 63 campouts with his troop. Over the 5 years he has been involved in Scouting, he has earned 66 merit badges. Additionally, Garret has held numerous leadership positions, serving as patrol leader, historian, den chief, quartermaster, guide, instructor, scribe, assistant senior patrol leader, and senior patrol leader. Garret also has been honored for his numerous Scouting achievements with such awards as the Brotherhood in the Order of the Arrow, Warrior Honored Son of Little Lone Yellow Fang in the tribe of Mic-O-Say, the 12-Month Camping Award 4 years in a row, the World Conservation Award, the Coup of the Long Trail Award, and the Coup of the Far Traveler Award.

For his Eagle Scout project, Garret created Flag Plaza and erected a flag pole at Vineyard Church.

Mr. Speaker, I proudly ask you to join me in commending Garret Thomas Cochran for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

WE THE PEOPLE . . . THE CITIZEN  
AND THE CONSTITUTION

**HON. MICHAEL N. CASTLE**

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 5, 2003*

Mr. CASTLE. Mr. Speaker, it is with great pride that I rise today to congratulate the young scholars of Smyrna High School, in Smyrna, Delaware who represented my home state of Delaware in the We the People . . . The Citizen and the Constitution program. They were part of a group of 1,200 students from across the country who came to Washington, DC, to compete in the national finals of this program. These young scholars worked diligently and persistently to reach the national finals and through this program have gained a deeper knowledge and understanding of the fundamental principles and values of our constitutional democracy.

The names of the honored students are: Kevin Allen, Christy Baldwin, Joshua Chavez, Tiffany Coleman, Mike Crain, Alana Cruz, Jennifer Davis, Tom Garnett, Ashley Gillespie, Stacey Goldsberry, Joshua Hastings, Rebecca Huff, Erica Huss, Melvin Jamann, Amber Lech, Aaron McKinney, Jordan Mebane, Mary Naylor, Shannon Neal, Jessica Oliver, Michelle Paulish, Jason Reames, Justin Ritter, Souvenir Ros, Bill Spencer, Stacey Sudler, Heather Szymanski, Alison Wilson, Kalya Wolbert, and Mustafa Zia.

I would also like to extend my congratulations to their teacher, Mr. Marc Deisem, who deserves much of the credit for the success of the team.

The We the People . . . The Citizen and the Constitution program is the most extensive educational program in the country developed specifically to educate young students about the Constitution and the Bill of Rights. The three-day final competition consisted of hearings modeled after those in the United States Congress. The students made oral presentations before a panel of adult judges and testified as constitutional experts before a "congressional committee." A panel of adult judges represented various regions of the country and a variety of appropriate professional fields served on the congressional committees. These judges followed up the testimonies with a series of questions designed to test the students' depth of understanding and their ability to apply constitutional knowledge to given situations.

The We the People program is administered by the Center for Civic Education, and has provided curricular materials at upper elementary, middle and high school levels for more than 26.5 million students nationwide. This program has promoted civic competence and responsibility among young students as well as awareness for contemporary relevance of the Constitution and Bill of Rights.

The team from Smyrna High School conducted much research in preparation for the national competition here in Washington, DC. I congratulate them for their fine work that enabled them to come so far in this competition and to have visited our nation's capital.